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Caption in Compliance with D.N.J. LBR 9004-2(c)

Friedman Vartolo LLP 85 Broad Street- Suite 501 New York, New York 10004 bankruptcy@friedmanvartolo.com

T: (212) 471-5100 F: (212) 471-5150

Attorneys for Secured Creditor BSI Financial Services as Servicer for US Bank Trust N.A., as Trustee of the SCIG Series III Trust

In Re:

Mary R. Dennis

Debtor(s)

Order Eiled on Ordeba 40 2010

Order Filed on October 10, 2019 by Clerk U.S. Bankruptcy Court

Case No.: 16-16512

District of New Jersey

Chapter: 13

Hearing Date:

July 3, 2019 at 9:00 AM

Hon. Judge:

Christine M. Gravelle

ORDER RESOLVING MOTION TO VACATE STAY

The consent order set forth on the following pages, numbered two (2) through three (3), is hereby **ORDERED**.

DATED: October 10, 2019

Honorable Christine M. Gravelle United States Bankruptcy Judge

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Applicant: BSI Financial Services
Applicant's Counsel: Friedman Vartolo LLP
Debtor's Counsel: Georgette Miller

Property Involved("Collateral"): 322 Liberty Street, Trenton, NJ 08611

Relief sought:

✓ Motion for relief from the automatic stay Motion to dismiss

Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

- 1. Status of post-petition arrearages:
 - The Debtor is overdue for <u>15</u> months, from <u>June 1, 2018</u> to <u>August 1, 2019</u>.
 - The Debtor is overdue for <u>15</u> payments at <u>\$659.98</u> per month.
 - Less Funds held in debtor(s) suspense <u>\$456.84</u>.

Total Arrearages Due: \$9,442.86

- 2. Debtor must cure all post-petition arrearages, as follows:
 - Beginning on <u>September 1, 2019</u>, additional monthly cure payments shall be made in the amount of \$1,573.81 for 6 months.
 - Beginning on <u>September 1, 2019</u>, regular monthly mortgage payments shall continue to be made in the amount of <u>\$659.98</u>.
- 3. Payments to the Secured Creditor shall be made to the following address(es):

✓ Regular monthly payment: BSI Financial Services

314 S. Franklin Street

P.O. Box 517

Titusville, PA 16354

✓ Monthly cure payment: BSI Financial Services

314 S. Franklin Street

P.O. Box 517

Titusville, PA 16354

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In the event of Default:

If the Debtors fail to make the immediate payment specified above or fail to make regular monthly payments or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, Certification specifying the Debtors' failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and the Debtors' Attorney.

- 4. Award of Attorney's Fees:
- ✓ The Applicant is awarded attorney's fees of \$350.00, and costs of \$181.00. The fees and costs are payable through the Chapter 13 plan.